

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI
HATTIESBURG DIVISION**

In re:

ASHLIE BREWER BENNETTE
WILL PERRY BENNETTE
Debtor(s)

Case No. 21-50247 KMS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Rawlings, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/01/2021.
- 2) The plan was confirmed on 04/23/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/20/2025.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$88,047.13.
- 10) Amount of unsecured claims discharged without full payment: \$277,739.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$177,014.36
Less amount refunded to debtor	\$3,160.84

NET RECEIPTS: **\$173,853.52**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$9,520.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$13,120.11**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE FINANCIAL ADMINISTRAT	Unsecured	1,522.10	2,011.15	2,011.15	2,011.15	0.00
Advance Recovery Syste	Unsecured	89.76	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	530.00	NA	NA	0.00	0.00
BALANCE CREDIT	Unsecured	1,897.00	NA	NA	0.00	0.00
BANK OF MISSOURI	Unsecured	NA	568.12	568.12	568.12	0.00
CAPITAL ONE BANK BY AMERICAN I	Unsecured	820.00	883.63	883.63	883.63	0.00
CAPITAL ONE BANK BY AMERICAN I	Unsecured	565.00	614.67	614.67	614.67	0.00
CASH NET USA	Unsecured	2,134.17	2,990.51	2,990.51	2,990.51	0.00
CENTRAL FINANCIAL SERVICES	Unsecured	2,174.61	1,890.09	1,890.09	1,890.09	0.00
CITIBANK, N.A.	Unsecured	1,105.00	1,167.17	1,167.17	1,167.17	0.00
COMMUNITY BANK	Secured	41,199.00	41,722.55	41,722.55	41,722.55	2,681.08
CONTINENTAL FINANCE	Unsecured	1,584.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	1,188.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	670.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	1,502.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	1,519.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	1,853.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	1,956.00	NA	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFO S	Unsecured	NA	301.91	301.91	301.91	0.00
Elastic	Unsecured	2,971.67	NA	NA	0.00	0.00
Finance System Of Rich	Unsecured	63.00	NA	NA	0.00	0.00
Finance System Of Rich	Unsecured	60.00	NA	NA	0.00	0.00
FIRST PREMIER	Unsecured	823.00	NA	NA	0.00	0.00
GENESIS BANKCARD SVS	Unsecured	299.00	NA	NA	0.00	0.00
GENESIS BANKCARD SVS	Unsecured	330.00	NA	NA	0.00	0.00
GENESIS BANKCARD SVS	Unsecured	431.00	NA	NA	0.00	0.00
GENESIS BANKCARD SVS	Unsecured	551.00	NA	NA	0.00	0.00
HATTIESBURG CLINIC, PA	Unsecured	105.00	219.76	219.76	219.76	0.00
HEIGHTS FINANCE HOLDING CO	Secured	3,583.00	3,647.62	1,500.00	1,500.00	96.37
HEIGHTS FINANCE HOLDING CO	Unsecured	NA	0.00	2,147.62	2,147.62	0.00
Integra Credit	Unsecured	2,647.54	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEM	Unsecured	1,196.00	1,293.80	1,293.80	1,293.80	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	836.00	905.19	905.19	905.19	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	393.00	499.14	499.14	499.14	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	NA	1,007.90	1,007.90	1,007.90	0.00
JORA CREDIT	Unsecured	1,277.62	NA	NA	0.00	0.00
KEESLER FEDERAL CREDIT UNION	Secured	13,840.00	12,284.68	12,284.68	12,284.68	789.42
KOHL'S	Unsecured	229.00	NA	NA	0.00	0.00
Kwik Cash	Unsecured	992.79	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	3,757.00	3,862.09	3,862.09	3,862.09	0.00
LVNV FUNDING, LLC	Unsecured	1,079.00	1,158.23	1,158.23	1,158.23	0.00
LVNV FUNDING, LLC	Unsecured	778.00	842.63	842.63	842.63	0.00
LVNV FUNDING, LLC	Unsecured	357.00	416.01	416.01	416.01	0.00
MARINER FINANCE	Unsecured	2,412.00	0.00	2,438.66	2,438.66	0.00
MERRICK BANK	Unsecured	1,686.00	1,653.86	1,653.86	1,653.86	0.00
MOBILOANS	Unsecured	2,089.00	NA	NA	0.00	0.00
MONEY KEY	Unsecured	1,300.00	NA	NA	0.00	0.00
MRS BPO LLC	Unsecured	301.91	NA	NA	0.00	0.00
MS INSTITUTE HIGHER LEARN COLL	Unsecured	12,280.00	NA	NA	0.00	0.00
NELNET	Unsecured	25,703.00	NA	NA	0.00	0.00
NELNET	Unsecured	24,129.00	NA	NA	0.00	0.00
NELNET	Unsecured	22,445.00	NA	NA	0.00	0.00
NELNET	Unsecured	19,369.00	NA	NA	0.00	0.00
NELNET	Unsecured	16,354.00	NA	NA	0.00	0.00
NELNET	Unsecured	12,335.00	NA	NA	0.00	0.00
NELNET	Unsecured	12,208.00	NA	NA	0.00	0.00
NELNET	Unsecured	11,294.00	NA	NA	0.00	0.00
NELNET	Unsecured	10,931.00	NA	NA	0.00	0.00
NELNET	Unsecured	10,050.00	NA	NA	0.00	0.00
NELNET	Unsecured	9,488.00	NA	NA	0.00	0.00
NELNET	Unsecured	8,982.00	NA	NA	0.00	0.00
NELNET	Unsecured	8,000.00	7,301.48	7,301.48	7,301.48	0.00
NELNET	Unsecured	5,928.00	NA	NA	0.00	0.00
NELNET	Unsecured	5,864.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,312.00	NA	NA	0.00	0.00
NELNET	Unsecured	3,657.00	NA	NA	0.00	0.00
NELNET	Unsecured	3,103.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,816.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,680.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,503.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,447.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,223.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,206.00	NA	NA	0.00	0.00
NELNET	Unsecured	2,118.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,193.00	NA	NA	0.00	0.00
NELNET	Unsecured	921.00	NA	NA	0.00	0.00
NELNET	Unsecured	854.00	NA	NA	0.00	0.00
NELNET	Unsecured	543.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	NA	0.00	1,210.35	1,210.35	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	18,134.00	16,825.35	15,615.00	15,615.00	1,003.44
OPPORTUNITY FINANCIAL	Unsecured	2,237.00	2,588.75	2,588.75	2,588.75	0.00
OPPORTUNITY FINANCIAL	Unsecured	1,238.00	1,560.35	1,560.35	1,560.35	0.00
Personify	Unsecured	5,921.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	32.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	561.00	614.15	614.15	614.15	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,827.00	5,011.23	4,987.21	4,987.21	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	323.00	419.27	419.27	419.27	0.00
QUANTUM3 GROUP LLC	Unsecured	494.00	544.97	544.97	544.97	0.00
QUANTUM3 GROUP LLC	Unsecured	381.00	334.95	334.95	334.95	0.00
QUANTUM3 GROUP LLC	Unsecured	392.00	652.76	652.76	652.76	0.00
QUANTUM3 GROUP LLC	Unsecured	369.00	484.35	484.35	484.35	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC	Unsecured	NA	464.78	464.78	464.78	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	515.59	515.59	515.59	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	632.19	632.19	632.19	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	376.95	376.95	376.95	0.00
QUANTUM3 GROUP, LLC	Unsecured	1,213.00	1,291.20	1,291.20	1,291.20	0.00
REPUBLIC FINANCE, LLC	Secured	3,543.00	3,196.26	1,500.00	1,500.00	96.37
REPUBLIC FINANCE, LLC	Unsecured	NA	0.00	1,696.26	1,696.26	0.00
RISE CREDIT	Unsecured	2,550.00	3,370.89	3,370.89	3,370.89	0.00
RISE CREDIT	Unsecured	1,688.00	2,261.57	2,261.57	2,261.57	0.00
SANTANDER CONSUMER USA	Unsecured	NA	0.00	2,385.29	2,385.29	0.00
SANTANDER CONSUMER USA	Secured	10,957.00	10,620.29	8,235.00	8,235.00	529.21
SCOLOPAX, LLC	Unsecured	NA	6,373.41	6,373.41	6,373.41	0.00
SCOLOPAX, LLC	Unsecured	NA	1,494.58	1,494.58	1,494.58	0.00
SCOLOPAX, LLC C/O WEINSTEIN & R	Unsecured	1,687.40	2,176.30	2,176.30	2,176.30	0.00
SEZZLE	Unsecured	1,008.21	NA	NA	0.00	0.00
SOUTHERN BONE & JOINT	Unsecured	604.00	NA	NA	0.00	0.00
Speedy/Rapid Cash	Unsecured	968.87	1,031.53	1,031.53	1,031.53	0.00
Speedy/Rapid Cash	Unsecured	812.00	798.10	798.10	798.10	0.00
TOTAL VISA	Unsecured	506.00	NA	NA	0.00	0.00
Tower Loan	Secured	1,232.00	NA	NA	0.00	0.00
TOWER LOAN OF MISSISSIPPI, LLC	Unsecured	NA	1,562.59	1,562.59	1,562.59	0.00
UNITED CREDIT CORP	Unsecured	1,043.08	678.33	678.33	678.33	0.00
UNIVERSITY OF SOUTHERN MS	Unsecured	1,062.00	2,141.00	2,141.00	0.00	0.00
US Dept Of Ed	Unsecured	2,991.00	NA	NA	0.00	0.00
VERIZON	Unsecured	586.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$41,722.55	\$41,722.55	\$2,681.08
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$36,134.68	\$36,134.68	\$2,322.07
All Other Secured	\$3,000.00	\$3,000.00	\$192.74
TOTAL SECURED:	\$80,857.23	\$80,857.23	\$5,195.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$76,821.29	\$74,680.29	\$0.00

Disbursements:

Expenses of Administration	<u>\$13,120.11</u>
Disbursements to Creditors	<u>\$160,733.41</u>

TOTAL DISBURSEMENTS :	<u>\$173,853.52</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/18/2025

By: /s/ David Rawlings

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.